

**Information to identify the case:**

Debtor 1	<u>Richard M. Gardner Sr.</u>	Social Security number or ITIN	<b>xxx-xx-6410</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Donna R. Gardner</u>	Social Security number or ITIN	<b>xxx-xx-7895</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-20411-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard M. Gardner Sr.

Donna R. Gardner

6/2/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard M. Gardner, Sr.  
 Donna R. Gardner  
 Debtors

Case No. 16-20411-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb +Richard M. Gardner, Sr., Donna R. Gardner, 16 Country Estates Dr.,  
 Greensburg, PA 15601-9241  
 14191867 +Colonial Acceptance Co., 312 Fallowfield Avenue, Pittsburgh, PA 15022-1405  
 14191868 +Comcast Cable, 300 Corliss Street, Pittsburgh, PA 15220-4864  
 14191871 +David Reiss, Esquire, 164 W Crawford Avenue, Connellsville, PA 15425-3527  
 14225977 JPMorgan Chase Bank, NA. National Bankruptcy Dept., PO BOX 29505 AZ 1-1191,  
 Phoenix, AZ 85038-9505  
 14175839 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14191874 +Mt. View Medical and Giant Eagle Pharmacy, 200 Village Drive, Greensburg, PA 15601-3783  
 14191865 +PHFA-HEMP, 2101 N. Front Street, Harrisburg, PA 17110-1086  
 14237876 +PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank,  
 3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342-5421  
 14175840 +PNC Mortgage, PO Box 535230, Pittsburgh, PA 15253-5230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 03 2017 00:27:25 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14191869 +EDI: WFNNB.COM Jun 03 2017 00:23:00 Comenity Bank/GNDRMTN, PO Box 182120,  
 Columbus, OH 43218-2120  
 14191870 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jun 03 2017 00:27:39 Credit Management,  
 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14191872 +E-mail/Text: electronicbkydocs@nelnet.net Jun 03 2017 00:27:35 Department of Education,  
 121 S 13th Street, Lincoln, NE 68508-1904  
 14191873 +E-mail/Text: bknotice@erccollections.com Jun 03 2017 00:27:35 Direct TV, c/o ERC,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 14192318 EDI: RESURGENT.COM Jun 03 2017 00:23:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of HSBC Bank Nevada, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14255067 EDI: PRA.COM Jun 03 2017 00:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14196598 +E-mail/Text: electronicbkydocs@nelnet.net Jun 03 2017 00:27:35 U.S. Department of Education,  
 C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911  
 14191875 +EDI: JEFFERSONCAP.COM Jun 03 2017 00:23:00 Verizon Wireless,  
 c/o Jefferson Capital Systems, 16 McClelland Road, Saint Cloud, MN 56303-2198  
 14327775 E-mail/Text: bankruptcy@firstenergycorp.com Jun 03 2017 00:27:34 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
 14191866\* +PNC Mortgage, PO Box 535230, Pittsburgh, PA 15253-5230

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2017 at the address(es) listed below:

Abagale E. Steidl on behalf of Joint Debtor Donna R. Gardner asteidl@steidl-steinberg.com,  
 julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;npalashoff  
 @steidl-steinberg.com;r53037@notify.bestcase.com

District/off: 0315-2

User: bsil  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Jun 02, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Abagale E. Steidl on behalf of Debtor Richard M. Gardner, Sr. asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;npalashoff  
@steidl-steinberg.com;r53037@notify.bestcase.com  
Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,  
PA67@ecfcbis.com;Lyndie@Zeblaw.com  
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 8